

CENTERS FOR MEDICARE & MEDICAID SERVICES  
OFFICE OF MINORITY HEALTH



## Enrolling Minority Communities in the Marketplace

### Message from CMS OMH

The Health Insurance Marketplace is now open for enrollment! Open enrollment ends March 31, 2014, and health insurance coverage starts as soon as January 1, 2014.

Regardless of whether you live in a state with its own Marketplace or one that is participating in the federal Marketplace, you can visit [healthcare.gov](http://healthcare.gov) to get started. On the website, you can learn about the Marketplace, the benefits available through the Affordable Care Act, and much more.

To get ready to apply, you should gather information about your household income to see if you [qualify for lower costs on Marketplace coverage](#). You should also set your budget and [estimate your costs and savings in the Marketplace](#). You can also use [this checklist](#) to get started.

Please visit [healthcare.gov](http://healthcare.gov) to find a health insurance plan that meets your needs and enroll.

Cara James  
CMS OMH Director

### Did You Know?

There are four basic ways to apply for health coverage through the Marketplace?

- **Apply online.** Visit [HealthCare.gov](http://HealthCare.gov) to get started.
- **Apply by phone.** Call 1-800-318-2596 to apply for a health insurance plan and enroll over the phone. Assistance is available in 150 languages. (TTY: 1-855-889-4325)
- **Apply in person.** In all states, there are people trained and certified to help you understand your health coverage options and enroll in a plan. They will be known by different names (Navigators, Application assisters, Certified application counselors), depending on who provides the service



and where they are located. Visit a trained counselor in your community to get information and apply in person. Find help in your area at [LocalHelp.HealthCare.gov](https://LocalHelp.HealthCare.gov).

- **Apply by mail.** Complete a paper application and mail it in. You can download the paper [application form](#) and [instructions](#) from [HealthCare.gov](https://HealthCare.gov). You can also download the [Spanish version](#) of the paper application form and instructions from [cuidadodesalud.gov](https://cuidadodesalud.gov).

Before you choose a plan, you may want to explore your options. You can [use this calculator](#) to see if you qualify for lower costs on coverage and preview Marketplace plans [here](#).

## We Are Here to Help

- If you have a question about the Marketplace, you can call **1-800-318-2596**, 24 hours a day, 7 days a week. Assistance is **available in 150 languages**. TTY users should call 1-855-889-4325.
- Online chat is also available 24/7 on [healthcare.gov](https://healthcare.gov). Just look for the blue box on the lower right hand corner of the page. You'll be connected to a customer service representative who can answer your questions in an online conversation.
- You can use [localhelp.healthcare.gov](https://localhelp.healthcare.gov) to find in person assistance in your area.
- To contact CMS OMH, please email [omh@cms.hhs.gov](mailto:omh@cms.hhs.gov).